

# **Supplemental Business Line Schedules**

**1Q 2005**

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$398	\$412	\$394	\$395	\$390
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	2	2	3	3	3
Deposit service charges	--	1	--	--	--
Treasury management fees	75	77	82	86	84
Commercial products revenue	79	89	86	87	93
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(4)	--	--	--	1
Other	62	53	25	33	18
Total noninterest income	214	222	196	209	199
Total net revenue	612	634	590	604	589
<b>Noninterest Expense</b>					
Compensation and employee benefits	50	45	45	45	48
Net occupancy and equipment	8	8	9	9	8
Other intangibles	4	4	4	5	5
Net shared services	103	116	110	111	99
Other	19	22	21	19	18
Total noninterest expense	184	195	189	189	178
Income before provision and income taxes	428	439	401	415	411
<b>Provision for Credit Losses</b>	3	(8)	(12)	8	34
Income before income taxes	425	447	413	407	377
Income taxes and taxable-equivalent adjustment	155	163	150	148	137
Net income	\$270	\$284	\$263	\$259	\$240
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.21 %	2.31 %	2.17 %	2.13 %	2.01 %
Return on average equity	21.5	22.0	21.1	21.1	18.9
Net interest margin (taxable-equivalent basis)	3.68	3.79	3.70	3.75	3.74
Efficiency ratio	29.9	30.8	32.0	31.3	30.3

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$27,913	\$26,964	\$26,299	\$26,370	\$25,767
Commercial real estate	15,660	15,943	15,653	15,704	15,828
Residential mortgages	61	67	73	65	65
Retail	48	51	54	48	51
Total loans	43,682	43,025	42,079	42,187	41,711
<b>Other Earning Assets</b>	226	200	248	233	234
Total earning assets	43,908	43,225	42,327	42,420	41,945
<b>Non-earning Assets</b>					
Goodwill	1,225	1,225	1,225	1,225	1,225
Other intangible assets	76	81	85	90	95
Other non-earnings assets	4,396	4,365	4,666	5,189	4,693
Total non-earning assets	5,697	5,671	5,976	6,504	6,013
Total assets	49,605	48,896	48,303	48,924	47,958
<b>Deposits</b>					
Noninterest-bearing deposits	\$11,920	\$12,128	\$12,337	\$13,036	\$12,396
Interest checking	3,594	3,213	3,076	3,354	3,846
Savings products	5,213	4,961	5,112	7,032	7,217
Time deposits	11,041	9,830	8,263	6,211	5,393
Total deposits	31,768	30,132	28,788	29,633	28,852
<b>Other Interest-bearing Liabilities</b>	5,374	5,474	4,453	4,166	4,381
<b>Other Noninterest-bearing Liabilities</b>	1,054	1,119	1,112	1,139	1,121
Total liabilities	38,196	36,725	34,353	34,938	34,354
<b>Shareholders' Equity</b>	5,091	5,136	4,959	4,940	5,100
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.18 %	2.33 %	2.33 %	2.42 %	2.41 %
Total assets	1.65	1.81	1.80	1.86	1.90
Total deposits	1.67	1.60	1.52	1.40	1.34
Total liabilities	1.59	1.51	1.47	1.38	1.32
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(2)	\$(13)	\$(14)	\$8	\$35
Commercial real estate	5	5	2	--	(2)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	1
Total loans	\$3	\$(8)	\$(12)	\$8	\$34
<b>Net Charge-off Ratios</b>					
Commercial	(.03) %	(.19) %	(.21) %	.12 %	.55 %
Commercial real estate	.13	.12	.05	--	(.05)
Residential mortgages	--	--	--	--	--
Retail	--	--	--	--	7.89
Total loans	.03 %	(.07) %	(.11) %	.08 %	.33 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$295	\$354	\$397	\$469	\$563
Other nonperforming assets	35	33	33	50	53
Total nonperforming assets	\$330	\$387	\$430	\$519	\$616

**WHOLESALE BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>OTHER INFORMATION</b>					
<b>Average Loan Balances</b>					
Middle market	\$12,300	\$11,918	\$11,810	\$11,797	\$11,643
Commercial real estate division	12,600	12,600	12,572	12,598	12,338
Equipment finance	3,433	3,502	3,636	3,780	3,909
Specialized industries	4,837	4,739	4,408	4,660	4,473
National corporate	4,778	4,715	4,498	4,240	4,247
Asset based lending	1,200	1,135	1,121	1,179	1,184
Correspondent banking	1,210	1,127	972	1,001	1,038
Other	3,324	3,289	3,062	2,932	2,879
Total loans	\$43,682	\$43,025	\$42,079	\$42,187	\$41,711
Commercial	\$25,289	\$24,310	\$23,551	\$23,551	\$22,820
Lease financing	2,624	2,654	2,748	2,819	2,947
Total commercial	\$27,913	\$26,964	\$26,299	\$26,370	\$25,767
<b>Net Charge-off Ratios</b>					
Commercial	(.13) %	(.21) %	(.35) %	.12 %	.37 %
Lease financing	.93	--	1.01	.14	1.91
Total commercial	(.03) %	(.19) %	(.21) %	.12 %	.55 %

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$959	\$965	\$927	\$899	\$876
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	14	14	15	15	13
Merchant processing services	--	--	--	--	--
Trust and investment management fees	1	1	1	1	1
Deposit service charges	209	210	207	201	184
Treasury management fees	30	31	33	32	32
Commercial products revenue	17	19	18	18	15
Mortgage banking revenue	102	97	98	111	95
Investment products fees and commissions	39	37	37	43	39
Securities gains (losses), net	(54)	--	87	(171)	--
Other	53	64	78	62	59
Total noninterest income	411	473	574	312	438
Total net revenue	1,370	1,438	1,501	1,211	1,314
<b>Noninterest Expense</b>					
Compensation and employee benefits	274	258	261	261	265
Net occupancy and equipment	96	100	99	99	99
Other intangibles	10	93	149	(108)	170
Net shared services	178	198	190	180	167
Other	95	121	115	111	97
Total noninterest expense	653	770	814	543	798
Income before provision and income taxes	717	668	687	668	516
<b>Provision for Credit Losses</b>	80	87	88	93	108
Income before income taxes	637	581	599	575	408
Income taxes and taxable-equivalent adjustment	232	211	218	209	148
Net income	\$405	\$370	\$381	\$366	\$260
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.18 %	1.97 %	2.08 %	2.06 %	1.51 %
Return on average equity	25.6	23.0	24.4	24.0	16.5
Net interest margin (taxable-equivalent basis)	5.60	5.62	5.54	5.51	5.54
Efficiency ratio	45.9	53.5	57.6	39.3	60.7

NOTE: Securities gains (losses), net and mortgage servicing rights ("MSR") impairment (reparation) are reflected in the above schedules as noted below:

Noninterest income - securities gains (losses), net	\$(54)	\$ --	\$87	\$(171)	\$ --
Noninterest expense - MSR impairment (reparation)	\$(54)	\$32	\$87	\$(171)	\$109

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$8,130	\$8,057	\$8,122	\$8,081	\$8,127
Commercial real estate	11,122	10,973	10,803	10,657	10,517
Residential mortgages	15,389	14,599	14,143	13,681	13,253
Retail	33,132	32,559	31,845	30,906	29,983
Total loans	67,773	66,188	64,913	63,325	61,880
<b>Other Earning Assets</b>					
Total earning assets	1,719	2,170	1,692	2,244	1,702
<b>Non-earning Assets</b>					
Goodwill	2,243	2,243	2,243	2,243	2,243
Other intangible assets	1,116	1,102	1,143	1,058	986
Other non-earnings assets	2,621	2,882	2,756	2,754	2,612
Total non-earning assets	5,980	6,227	6,142	6,055	5,841
Total assets	75,472	74,585	72,747	71,624	69,423
<b>Deposits</b>					
Noninterest-bearing deposits	\$13,077	\$14,220	\$14,488	\$14,429	\$13,765
Interest checking	17,020	16,035	15,067	14,932	14,418
Savings products	25,540	26,400	26,971	27,615	27,813
Time deposits	16,484	15,995	15,941	15,922	16,524
Total deposits	72,121	72,650	72,467	72,898	72,520
<b>Other Interest-bearing Liabilities</b>					
	1,069	1,016	927	737	657
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	2,054	1,930	1,799	1,676	1,707
Total liabilities	75,244	75,596	75,193	75,311	74,884
<b>Shareholders' Equity</b>					
	6,415	6,405	6,201	6,146	6,336
<b>NET INTEREST SPREADS</b>					
Total earning assets	2.60 %	2.70 %	2.74 %	2.84 %	2.88 %
Total assets	2.22	2.30	2.35	2.45	2.51
Total deposits	2.74	2.60	2.43	2.25	2.13
Total liabilities	2.67	2.53	2.36	2.19	2.08
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$20	\$21	\$25	\$29	\$29
Commercial real estate	1	4	4	2	11
Residential mortgages	9	7	7	7	7
Retail	50	55	52	55	61
Total loans	\$80	\$87	\$88	\$93	\$108
<b>Net Charge-off Ratios</b>					
Commercial	1.00 %	1.04 %	1.22 %	1.44 %	1.44 %
Commercial real estate	.04	.15	.15	.08	.42
Residential mortgages	.24	.19	.20	.21	.21
Retail	.61	.67	.65	.72	.82
Total loans	.48 %	.52 %	.54 %	.59 %	.70 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$257	\$279	\$298	\$314	\$345
Other nonperforming assets	69	75	69	69	76
Total nonperforming assets	\$326	\$354	\$367	\$383	\$421

**CONSUMER BANKING**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>OTHER INFORMATION</b>					
<b>Retail Loan Information</b>					
<b>Average Balances</b>					
Retail leasing	\$7,198	\$7,087	\$6,842	\$6,485	\$6,192
Home equity and second mortgages	13,433	13,286	12,895	12,442	12,101
Other retail	12,501	12,186	12,108	11,979	11,690
Total retail	\$33,132	\$32,559	\$31,845	\$30,906	\$29,983
Home equity first lien*	\$5,389	\$5,427	\$5,599	\$5,768	\$5,855
Home equity loans	3,073	3,134	3,274	3,421	3,631
Home equity lines	10,360	10,152	9,621	9,021	8,470
Total home equity	\$18,822	\$18,713	\$18,494	\$18,210	\$17,956
<b>Net Charge-off Ratios</b>					
Retail leasing	.45 %	.51 %	.52 %	.62 %	.71 %
Home equity and second mortgages	.51	.54	.59	.61	.63
Other retail	.81	.91	.79	.87	1.07
Total retail	.61 %	.67 %	.65 %	.72 %	.82 %
# of traditional branches	1,930	1,928	1,927	1,923	1,922
# of instore branches	447	442	419	392	353
Total # of branches	2,377	2,370	2,346	2,315	2,275
# of U.S. Bank ATMs	4,654	4,620	4,621	4,565	4,472
Debit card transaction volume	\$5,453	\$5,548	\$5,006	\$4,898	\$4,457
Mortgage production volume	\$4,505	\$4,409	\$4,024	\$5,220	\$3,733
Mortgages serviced for others	\$63,252	\$63,163	\$63,208	\$58,675	\$57,667
Investment sales volume	\$756	\$702	\$686	\$793	\$750
SBA loan production volume	\$87	\$119	\$122	\$113	\$94
BEFG lease production volume	\$298	\$336	\$303	\$298	\$265
Student loan production volume	\$464	\$264	\$396	\$135	\$438
Indirect loan/lease production volume	1,745	1,515	1,835	1,914	1,960
Finance company production volume	1,348	1,102	1,051	1,353	832
Direct branch loan/line production volume	2,482	2,676	2,092	2,730	2,511
Total retail credit production volume	\$6,039	\$5,557	\$5,374	\$6,132	\$5,741

\* Home equity first lien balances are reported within residential mortgages as required by regulatory accounting principles.

**CONSUMER BANKING**

(Dollars in Millions, Unaudited)

Three Months Ended March 31, 2005	Retail Banking	Mortgage Banking	Total Consumer	Retail Banking		Mortgage Banking	
				Percent Change 1Q05 vs 1Q04	Percent Change 1Q05 vs 4Q04	Percent Change 1Q05 vs 1Q04	Percent Change 1Q05 vs 4Q04
Net interest income (taxable-equivalent basis)	\$930	\$29	\$959	10.8 %	.2 %	(21.6) %	(21.6) %
Noninterest income	364	101	465	5.8	(3.2)	7.4	4.1
Securities gains (losses), net	-	(54)	(54)	--	--	*	*
Total net revenue	1,294	76	1,370	9.4	(.8)	(42.0)	(43.3)
Noninterest expense	433	32	465	.9	(2.9)	--	(3.0)
Net shared services	172	6	178	6.8	(10.4)	--	--
Other intangibles	15	(5)	10	(6.3)	--	*	*
Total noninterest expense	620	33	653	2.3	(5.1)	(82.8)	(71.8)
Income before provision and income taxes	674	43	717	16.8	3.5	*	*
Provision for credit losses	80	-	80	(25.9)	(8.0)	--	--
Income before income taxes	594	43	637	26.7	5.3	*	*
Income taxes and taxable-equivalent adjustment	216	16	232	27.1	5.4	*	*
Net income	\$378	\$27	\$405	26.4 %	5.3 %	* %	* %
Total revenue excluding securities gains (losses), net	\$1,294	\$130	\$1,424	9.4 %	(.8) %	(.8) %	(3.0) %
Total expenses excluding MSR impairment (reparation)	620	87	707	2.3	(5.1)	4.8	2.4
Income before provision and income taxes, excluding securities gains (losses) and MSR impairment (reparation)	\$674	\$43	\$717	16.8	3.5	(10.4)	(12.2)



**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$104	\$100	\$93	\$86	\$82
<b>Noninterest Income</b>					
Credit and debit card revenue	--	--	--	--	--
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	244	238	236	247	245
Deposit service charges	1	1	1	1	1
Treasury management fees	2	2	3	3	2
Commercial products revenue	--	--	--	1	--
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	6	6	4	4	6
Total noninterest income	253	247	244	256	254
Total net revenue	357	347	337	342	336
<b>Noninterest Expense</b>					
Compensation and employee benefits	84	71	77	80	82
Net occupancy and equipment	12	12	13	13	13
Other intangibles	15	16	16	16	15
Net shared services	36	43	43	40	34
Other	31	44	33	31	28
Total noninterest expense	178	186	182	180	172
Income before provision and income taxes	179	161	155	162	164
<b>Provision for Credit Losses</b>	--	--	--	9	1
Income before income taxes	179	161	155	153	163
Income taxes and taxable-equivalent adjustment	65	59	56	56	59
Net income	\$114	\$102	\$99	\$97	\$104
<b>FINANCIAL RATIOS</b>					
Return on average assets	6.96 %	5.99 %	5.98 %	6.02 %	6.52 %
Return on average equity	21.7	19.8	18.5	18.9	20.3
Net interest margin (taxable-equivalent basis)	8.67	8.02	7.66	7.25	7.07
Efficiency ratio	49.9	53.6	54.0	52.6	51.2

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$1,579	\$1,653	\$1,592	\$1,651	\$1,668
Commercial real estate	626	625	610	608	602
Residential mortgages	367	369	344	297	279
Retail	2,284	2,303	2,279	2,206	2,107
Total loans	4,856	4,950	4,825	4,762	4,656
<b>Other Earning Assets</b>					
Total earning assets	4,867	4,959	4,833	4,769	4,664
<b>Non-earning Assets</b>					
Goodwill	843	845	845	813	769
Other intangible assets	331	346	362	342	357
Other non-earnings assets	597	627	542	556	625
Total non-earning assets	1,771	1,818	1,749	1,711	1,751
Total assets	6,638	6,777	6,582	6,480	6,415
<b>Deposits</b>					
Noninterest-bearing deposits	\$3,356	\$3,630	\$3,127	\$3,246	\$2,999
Interest checking	2,523	2,371	2,255	2,452	2,685
Savings products	5,450	5,342	5,599	5,505	5,239
Time deposits	970	753	568	545	493
Total deposits	12,299	12,096	11,549	11,748	11,416
<b>Other Interest-bearing Liabilities</b>					
	2,168	1,172	841	853	848
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	14,611	13,420	12,533	12,737	12,403
<b>Shareholders' Equity</b>					
	2,133	2,053	2,125	2,066	2,064
<b>NET INTEREST SPREADS</b>					
Total earning assets	1.83 %	1.85 %	1.89 %	1.94 %	2.07 %
Total assets	.98	1.00	1.09	1.18	1.19
Total deposits	2.34	2.20	1.96	1.68	1.59
Total liabilities	2.00	2.02	1.84	1.58	1.49
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$ --	\$ --	\$1	\$6	\$1
Commercial real estate	--	1	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	(1)	(1)	3	--
Total loans	\$ --	\$ --	\$ --	\$9	\$1
<b>Net Charge-off Ratios</b>					
Commercial	-- %	-- %	.25 %	1.46 %	.24 %
Commercial real estate	--	.64	--	--	--
Residential mortgages	--	--	--	--	--
Retail	--	(.17)	(.17)	.55	--
Total loans	-- %	-- %	-- %	.76 %	.09 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$6	\$6	\$6	\$8	\$8
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$6	\$6	\$6	\$8	\$8

**PRIVATE CLIENT, TRUST AND ASSET MANAGEMENT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>OTHER INFORMATION</b>					
<b>Trust and Investment Management Fees</b>					
Private client	\$69	\$67	\$66	\$75	\$68
Asset management	68	65	67	70	71
Institutional trust	25	25	23	25	25
Corporate trust	51	51	53	50	50
Fund services	30	29	28	28	29
Other	1	1	(1)	(1)	2
Total	\$244	\$238	\$236	\$247	\$245
<b>Total revenue</b>					
Private client	\$136	\$133	\$128	\$132	\$123
Asset management	71	67	70	71	74
Institutional trust	27	27	25	28	27
Corporate trust	86	84	83	78	76
Fund services	34	32	27	31	32
Other	3	4	4	2	4
Total	\$357	\$347	\$337	\$342	\$336
<b>Assets Under Management by Asset Category*</b>					
Equity	\$49,270	\$49,723	\$47,613	\$49,058	\$49,619
Fixed income	36,772	36,757	38,279	37,289	38,114
Money market	32,265	34,853	33,406	33,111	32,997
Other	7,158	6,378	4,882	5,203	4,702
Total	\$125,465	\$127,711	\$124,180	\$124,661	\$125,432

\* Amounts reported reflect end of month balances reported on a one month lag.

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$141	\$143	\$135	\$139	\$146
<b>Noninterest Income</b>					
Credit and debit card revenue	154	185	163	158	141
Corporate payment products revenue	107	101	108	103	95
ATM processing services	33	29	30	30	29
Merchant processing services	178	181	188	165	141
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	3	3	3	3	3
Mortgage banking revenue	--	--	--	--	--
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	--	--	--	--	--
Other	6	6	7	8	5
Total noninterest income	481	505	499	467	414
Total net revenue	622	648	634	606	560
<b>Noninterest Expense</b>					
Compensation and employee benefits	68	65	60	56	56
Net occupancy and equipment	13	14	13	11	11
Other intangibles	41	47	40	39	35
Net shared services	61	68	68	59	54
Other	92	83	98	86	72
Total noninterest expense	275	277	279	251	228
Income before provision and income taxes	347	371	355	355	332
<b>Provision for Credit Losses</b>	89	86	90	94	93
Income before income taxes	258	285	265	261	239
Income taxes and taxable-equivalent adjustment	94	104	96	95	87
Net income	\$164	\$181	\$169	\$166	\$152
<b>FINANCIAL RATIOS</b>					
Return on average assets	4.59 %	4.98 %	4.77 %	4.98 %	4.67 %
Return on average equity	19.4	21.6	20.3	21.5	20.2
Net interest margin (taxable-equivalent basis)	5.16	5.13	5.02	5.31	5.73
Efficiency ratio	44.2	42.7	44.0	41.4	40.7

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$3,210	\$3,289	\$3,093	\$3,048	\$2,837
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	7,813	7,774	7,590	7,454	7,375
Total loans	11,023	11,063	10,683	10,502	10,212
<b>Other Earning Assets</b>					
Total earning assets	65	20	20	26	29
<b>Non-earning Assets</b>					
Goodwill	1,941	1,916	1,915	1,823	1,815
Other intangible assets	907	836	855	762	649
Other non-earnings assets	562	629	614	299	379
Total non-earning assets	3,410	3,381	3,384	2,884	2,843
Total assets	14,498	14,464	14,087	13,412	13,084
<b>Deposits</b>					
Noninterest-bearing deposits	\$140	\$119	\$106	\$99	\$106
Interest checking	--	--	--	--	--
Savings products	14	13	12	11	11
Time deposits	--	--	--	--	--
Total deposits	154	132	118	110	117
<b>Other Interest-bearing Liabilities</b>					
	337	380	347	332	311
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	627	708	644	481	610
<b>Shareholders' Equity</b>					
	3,432	3,336	3,320	3,109	3,025
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.38 %	5.28 %	5.32 %	5.42 %	5.77 %
Total assets	3.89	3.88	3.90	4.23	4.49
Total deposits	2.63	3.01	3.37	3.66	3.44
Total liabilities	(5.80)	(5.22)	(7.53)	(8.28)	(6.20)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$10	\$12	\$10	\$12	\$12
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	79	74	80	82	81
Total loans	\$89	\$86	\$90	\$94	\$93
<b>Net Charge-off Ratios</b>					
Commercial	1.26 %	1.45 %	1.29 %	1.58 %	1.70 %
Commercial real estate	--	--	--	--	--
Residential mortgages	--	--	--	--	--
Retail	4.10	3.79	4.19	4.42	4.42
Total loans	3.27 %	3.09 %	3.35 %	3.60 %	3.66 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$3	\$1	\$1	\$1	\$1
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$3	\$1	\$1	\$1	\$1

**PAYMENT SERVICES**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>OTHER INFORMATION</b>					
<b>Total noninterest income</b>					
Retail payment solutions	\$158	\$188	\$167	\$162	\$144
Corporate payment services	109	103	110	105	96
Merchant information systems	182	185	191	170	144
Transaction services	32	29	31	30	30
Total	\$481	\$505	\$499	\$467	\$414
<b>Credit Card Charge Volume (Issuing)</b>					
Retail payment solutions	\$7,953	\$8,754	\$8,214	\$8,051	\$7,369
Corporate payment services	6,155	5,871	6,124	5,668	5,290
Total	\$14,108	\$14,625	\$14,338	\$13,719	\$12,659
Merchant volume (acquiring)	\$34,294	\$38,232	\$38,483	\$33,646	\$27,335
# of merchant transactions	352,798,664	446,572,441	439,386,415	377,871,997	281,525,868
# of merchants	699,793	671,645	657,996	636,295	605,944
# of ATMs driven	14,490	14,300	14,244	14,536	14,390
# of Merchant ATMs	2,183	2,169	2,166	2,144	2,152

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$149	\$180	\$233	\$260	\$285
<b>Noninterest Income</b>					
Credit and debit card revenue	--	(1)	1	1	1
Corporate payment products revenue	--	--	--	--	--
ATM processing services	--	--	--	--	--
Merchant processing services	--	--	--	--	--
Trust and investment management fees	--	--	--	--	--
Deposit service charges	--	--	--	--	--
Treasury management fees	--	--	--	--	--
Commercial products revenue	(3)	(3)	(1)	(1)	(1)
Mortgage banking revenue	--	(1)	(1)	(1)	(1)
Investment products fees and commissions	--	--	--	--	--
Securities gains (losses), net	(1)	(21)	1	(1)	(1)
Other	27	14	11	--	15
Total noninterest income	23	(12)	11	(2)	13
Total net revenue	172	168	244	258	298
<b>Noninterest Expense</b>					
Compensation and employee benefits	207	238	221	222	185
Net occupancy and equipment	25	29	25	21	25
Other intangibles	1	1	1	1	1
Net shared services	(378)	(425)	(411)	(390)	(354)
Other	186	308	218	216	222
Total noninterest expense	41	151	54	70	79
Income before provision and income taxes	131	17	190	188	219
<b>Provision for Credit Losses</b>	--	(101)	--	--	(1)
Income before income taxes	131	118	190	188	220
Income taxes and taxable-equivalent adjustment	13	(1)	36	39	(32)
Net income	\$118	\$119	\$154	\$149	\$252
<b>FINANCIAL RATIOS</b>					
Return on average assets	nm %	nm %	nm %	nm %	nm %
Return on average equity	nm	nm	nm	nm	nm
Net interest margin (taxable-equivalent basis)	nm	nm	nm	nm	nm
Efficiency ratio	nm	nm	nm	nm	nm

**TREASURY AND CORPORATE SUPPORT**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$165	\$240	\$211	\$180	\$132
Commercial real estate	96	105	128	147	163
Residential mortgages	10	9	9	9	13
Retail	49	59	58	49	43
Total loans	320	413	406	385	351
<b>Other Earning Assets</b>	43,619	42,886	43,313	43,319	45,576
Total earning assets	43,939	43,299	43,719	43,704	45,927
<b>Non-earning Assets</b>					
Goodwill	--	--	--	--	--
Other intangible assets	12	6	7	9	9
Other non-earnings assets	6,771	6,633	6,140	6,277	6,847
Total non-earning assets	6,783	6,639	6,147	6,286	6,856
Total assets	50,722	49,938	49,866	49,990	52,783
<b>Deposits</b>					
Noninterest-bearing deposits	\$(76)	\$(256)	\$(267)	\$(203)	\$(241)
Interest checking	9	11	15	1	(1)
Savings products	15	15	14	15	15
Time deposits	3,133	1,664	2,632	2,914	3,341
Total deposits	3,081	1,434	2,394	2,727	3,114
<b>Other Interest-bearing Liabilities</b>	42,098	43,658	44,013	42,222	41,775
<b>Other Noninterest-bearing Liabilities</b>	2,784	2,787	2,603	2,529	2,511
Total liabilities	47,963	47,879	49,010	47,478	47,400
<b>Shareholders' Equity</b>	2,732	2,890	2,782	2,782	3,059
<b>NET INTEREST SPREADS</b>					
Total earning assets	nm %	nm %	nm %	nm %	nm %
Total assets	nm	nm	nm	nm	nm
Total deposits	nm	nm	nm	nm	nm
Total liabilities	nm	nm	nm	nm	nm
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$(1)	\$(2)	\$(1)	\$ --	\$(2)
Commercial real estate	--	--	--	--	--
Residential mortgages	--	1	--	--	--
Retail	1	(1)	1	--	--
Total loans	\$ --	\$(2)	\$ --	\$ --	\$(2)
<b>Net Charge-off Ratios</b>					
Commercial	nm %	nm %	nm %	nm %	nm %
Commercial real estate	nm	nm	nm	nm	nm
Residential mortgages	nm	nm	nm	nm	nm
Retail	nm	nm	nm	nm	nm
Total loans	nm %	nm %	nm %	nm %	nm %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$ --	\$ --	\$1	\$ --	\$1
Other nonperforming assets	--	--	--	--	--
Total nonperforming assets	\$ --	\$ --	\$1	\$ --	\$1



**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>INCOME STATEMENT</b>					
<b>Net Interest Income (taxable-equivalent basis)</b>	\$1,751	\$1,800	\$1,782	\$1,779	\$1,779
<b>Noninterest Income</b>					
Credit and debit card revenue	154	184	164	159	142
Corporate payment products revenue	107	101	108	103	95
ATM processing services	47	43	45	45	42
Merchant processing services	178	181	188	165	141
Trust and investment management fees	247	241	240	251	249
Deposit service charges	210	212	208	202	185
Treasury management fees	107	110	118	121	118
Commercial products revenue	96	108	106	108	110
Mortgage banking revenue	102	96	97	110	94
Investment products fees and commissions	39	37	37	43	39
Securities gains (losses), net	(59)	(21)	88	(172)	--
Other	154	143	125	107	103
Total noninterest income	1,382	1,435	1,524	1,242	1,318
Total net revenue	3,133	3,235	3,306	3,021	3,097
<b>Noninterest Expense</b>					
Compensation and employee benefits	683	677	664	664	636
Net occupancy and equipment	154	163	159	153	156
Other intangibles	71	161	210	(47)	226
Net shared services	--	--	--	--	--
Other	423	578	485	463	437
Total noninterest expense	1,331	1,579	1,518	1,233	1,455
Income before provision and income taxes	1,802	1,656	1,788	1,788	1,642
<b>Provision for Credit Losses</b>	172	64	166	204	235
Income before income taxes	1,630	1,592	1,622	1,584	1,407
Income taxes and taxable-equivalent adjustment	559	536	556	547	399
Net income	\$1,071	\$1,056	\$1,066	\$1,037	\$1,008
<b>FINANCIAL RATIOS</b>					
Return on average assets	2.21 %	2.16 %	2.21 %	2.19 %	2.14 %
Return on average equity	21.9	21.2	21.9	21.9	20.7
Net interest margin (taxable-equivalent basis)	4.08	4.20	4.22	4.28	4.29
Efficiency ratio	41.7	48.5	47.2	38.6	47.0

**CONSOLIDATED COMPANY**

(Dollars in Millions) (Unaudited)	Three Months Ended				
	March 31, 2005	December 31, 2004	September 30, 2004	June 30, 2004	March 31, 2004
<b>AVERAGE BALANCE SHEET</b>					
<b>Loans</b>					
Commercial	\$40,997	\$40,203	\$39,317	\$39,330	\$38,531
Commercial real estate	27,504	27,646	27,194	27,116	27,110
Residential mortgages	15,827	15,044	14,569	14,052	13,610
Retail	43,326	42,746	41,826	40,663	39,559
Total loans	127,654	125,639	122,906	121,161	118,810
<b>Other Earning Assets</b>					
Total earning assets	45,640	45,285	45,281	45,829	47,549
<b>Non-earning Assets</b>					
Goodwill	6,252	6,229	6,228	6,104	6,052
Other intangible assets	2,442	2,371	2,452	2,261	2,096
Other non-earnings assets	14,947	15,136	14,718	15,075	15,156
Total non-earning assets	23,641	23,736	23,398	23,440	23,304
Total assets	196,935	194,660	191,585	190,430	189,663
<b>Deposits</b>					
Noninterest-bearing deposits	\$28,417	\$29,841	\$29,791	\$30,607	\$29,025
Interest checking	23,146	21,630	20,413	20,739	20,948
Savings products	36,232	36,731	37,708	40,178	40,295
Time deposits	31,628	28,242	27,404	25,592	25,751
Total deposits	119,423	116,444	115,316	117,116	116,019
<b>Other Interest-bearing Liabilities</b>					
	51,046	51,700	50,581	48,310	47,972
<b>Other Noninterest-bearing Liabilities</b>					
Total liabilities	6,663	6,696	6,301	5,961	6,088
Total liabilities	177,132	174,840	172,198	171,387	170,079
<b>Shareholders' Equity</b>					
	19,803	19,820	19,387	19,043	19,584
<b>NET INTEREST SPREADS</b>					
Total earning assets	5.73 %	5.60 %	5.48 %	5.42 %	5.50 %
Total assets	5.03	4.90	4.80	4.74	4.80
Total deposits	(1.05)	(.86)	(.76)	(.70)	(.79)
Total liabilities	(1.58)	(1.36)	(1.22)	(1.09)	(1.15)
<b>CREDIT QUALITY</b>					
<b>Net Charge-offs</b>					
Commercial	\$27	\$18	\$21	\$55	\$75
Commercial real estate	6	10	6	2	9
Residential mortgages	9	8	7	7	7
Retail	130	127	132	140	143
Total loans	\$172	\$163	\$166	\$204	\$234
<b>Net Charge-off Ratios</b>					
Commercial	.27 %	.18 %	.21 %	.56 %	.78 %
Commercial real estate	.09	.14	.09	.03	.13
Residential mortgages	.23	.21	.19	.20	.21
Retail	1.22	1.18	1.26	1.38	1.45
Total loans	.55 %	.52 %	.54 %	.68 %	.79 %
<b>Nonperforming Assets</b>					
Nonperforming loans	\$561	\$640	\$703	\$792	\$918
Other nonperforming assets	104	108	102	119	129
Total nonperforming assets	\$665	\$748	\$805	\$911	\$1,047